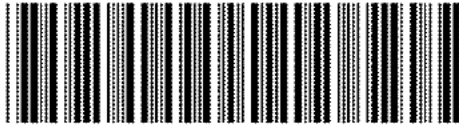


Hughes Watters Askanase L.L.P.
PO Box 9064
Temecula, CA 92589-9064

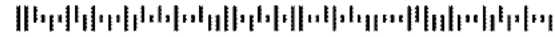


2369246375

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

Send Correspondence to:
Hughes Watters Askanase L.L.P.
Total Plaza
1201 Louisiana 28th Floor
Houston, TX 77002

20220420-227



DOMINIQUE LANE
525 POENISCH DR
CORPUS CHRISTI, TX 78412-3172

SHADOW

HUGHES, WATTERS & ASKANASE, L.L.P.
ATTORNEYS AT LAW
1201 LOUISIANA, SUITE 2800
HOUSTON, TEXAS 77002
TELEPHONE: (713) 759-0818
FACSIMILE: (713) 759-6834

**NOTICE OF MATURITY/ACCELERATION OF TEXAS RECOURSE LOAN AND
ENCLOSING NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

April 20, 2022

DOMINIQUE LANE
525 POENISCH DR
CORPUS CHRISTI, TX 78412

Re: File No: 2022-000922

Property Address: 525 POENISCH DR CORPUS CHRISTI, TX 78412

**THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A CONSUMER DEBT
AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**



1. The undersigned represents PLANET HOME LENDING, LLC (sometimes referred to as 'client'), the owner and/or holder and/or mortgage servicer for the owner and/or holder with regard to the note ('Note'), dated April 6, 2006, secured by the Second Lien Deed of Trust ("Deed of Trust") encumbering the Property, dated April 6, 2006 the Note and Deed of Trust being collectively referred to as the ("Loan") and is authorized to deliver this letter on its behalf.

You are further notified that ARCPE 1 LLC is the Mortgagee. PLANET HOME LENDING, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is whose address is 321 RESEARCH PARKWAY, MERIDEN, CT 06450. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the servicing agreement and Texas Property Code Sec. 51.0025, the Mortgage Servicer is authorized to administer any foreclosure of the property secured by the above referenced loan.

2. Our client has informed us that despite the sending of written notice of default and notice of intent to accelerate the maturity of the Loan, the default was not timely cured. As a consequence, our Client hereby accelerates the maturity of the Loan, and declares the entire balance of the Loan due and payable in full

3. In accordance with Section 51.002(b) of the Texas Property Code, enclosed is a copy of the Notice of the Substitute Trustee's Sale that advises the foreclosure sale of the Property authorized by the Deed of Trust will take place on June 7, 2022, at the place designated by the NUECES County Commissioners Court pursuant to Section 51.002, and the Property will be sold to the highest bidder for cash. The foreclosure sale will be conducted between the hours of 10:00 AM and 1:00 PM. **The earliest time the foreclosure sale will begin will be 10:00 AM.**

4. The amount necessary prevent this foreclosure sale may be determined by contacting: the firm's Foreclosure Department at the within stated address or by telephone at 713.759.0818. Payment must be in certified funds or other form of payment acceptable to our client.



5. A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

6. Except as otherwise set out herein under Texas law and the terms of the applicable Loan documents, you may be liable for any deficiency owing on the Loan after the foreclosure sale.

7. This letter constitutes notice required by law and the terms of the applicable Loan documents. To the extent that you have received a discharge in bankruptcy of the Loan and the Loan was not reaffirmed and/or you are not an obligor on the debt secured by the Loan, this notice does not constitute an attempt to collect a debt from you personally and/or in violation of the discharge injunction of 11 U.S.C. § 523, but rather serves as notice that our client is exercising its in rem rights only (the right to enforce the lien on the property securing the debt) under applicable law. If you receive this notice and you are not a debtor, this notice is for informational purposes only.

Sincerely,

HUGHES, WATTERS & ASKANASE, L.L.P.

VIA U.S. FIRST CLASS MAIL AND
CERTIFIED MAIL RETURN
RECEIPT REQUESTED



NOTICE OF SUBSTITUTE TRUSTEE'S SALE

NUECES County

Deed of Trust Dated: April 6, 2006

Amount: \$39,200.00

Grantor(s): DOMINIQUE LANE and VERONICA SAENZ

Original Mortgagee: DECISION ONE MORTGAGE COMPANY, LLC.

Current Mortgagee: ARCPE I LLC

Mortgage Servicer and Address: c/o PLANET HOME LENDING, LLC, 321 RESEARCH PARKWAY, MERIDEN, CT 06450

Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property.

Recording Information: Document No. 2006019161

Legal Description: LOT 13, BLOCK 3, PARADE PLACE UNIT 2, AN ADDITION TO THE CITY OF CORPUS CHRISTI, TEXAS, NUECES COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 45, PAGE 133, MAP OR PLAT RECORDS OF NUECES COUNTY, TEXAS.

Date of Sale: June 7, 2022 between the hours of 10:00 AM and 1:00 PM.

Earliest Time Sale Will Begin: 10:00 AM


Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the NUECES County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

SANDRA MENDOZA OR ARNOLD MENDOZA, JOHN SISK, ISRAEL CURTIS, VICKI HAMMONDS, LESLYE EVANS, COLLETTE MAYERS, STEPHEN MAYERS, DANA DENNEN, MARCIA CHAPA, DYLAN RUIZ, AMY ORTIZ, JIM RECTOR, DENISE RECTOR, W.D. LAREW, JO WOOLSEY, BOB FRISCH, JODI STEEN, CHRIS LAFOND, SUSAN SANDOVAL, EVAN PRESS, LACRECIA ROBINSON, BEATRIZ SANCHEZ, EDWARD LUBY, ALEENA LITTON, CARY CORENBLUM, JOSHUA SANDERS, MATTHEW HANSEN, BOB FRISCH OR ALEXIS MENDOZA have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS', 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

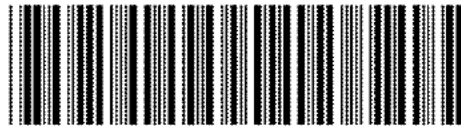
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THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.


Anthony Allen Garcia, ATTORNEY AT LAW
HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2022-000922

Printed Name: _____
c/o Tejas Trustee Services
14800 Landmark Blvd, Suite 850
Addison, TX 75254

Hughes Watters Askanase L.L.P.
PO Box 9064
Temecula, CA 92589-9064




2369246376

PRESORT
First-Class Mail
U.S. Postage and
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WSO

Send Correspondence to:
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Total Plaza
1201 Louisiana 28th Floor
Houston, TX 77002

20220420-227


VERONICA SAENZ
525 POENISCH DR
CORPUS CHRISTI, TX 78412-3172



SHADOW

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ATTORNEYS AT LAW
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TELEPHONE: (713) 759-0818
FACSIMILE: (713) 759-6834

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ENCLOSING NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

April 20, 2022

VERONICA SAENZ
525 POENISCH DR
CORPUS CHRISTI, TX 78412

Re: File No: 2022-000922

Property Address: 525 POENISCH DR CORPUS CHRISTI, TX 78412

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AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**



1. The undersigned represents PLANET HOME LENDING, LLC (sometimes referred to as 'client'), the owner and/or holder and/or mortgage servicer for the owner and/or holder with regard to the note ('Note'), dated April 6, 2006, secured by the Second Lien Deed of Trust ("Deed of Trust") encumbering the Property, dated April 6, 2006 the Note and Deed of Trust being collectively referred to as the ("Loan") and is authorized to deliver this letter on its behalf.

You are further notified that ARCPE 1 LLC is the Mortgagee. PLANET HOME LENDING, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is whose address is 321 RESEARCH PARKWAY, MERIDEN, CT 06450. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the servicing agreement and Texas Property Code Sec. 51.0025, the Mortgage Servicer is authorized to administer any foreclosure of the property secured by the above referenced loan.

2. Our client has informed us that despite the sending of written notice of default and notice of intent to accelerate the maturity of the Loan, the default was not timely cured. As a consequence, our Client hereby accelerates the maturity of the Loan, and declares the entire balance of the Loan due and payable in full

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Sincerely,

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VIA U.S. FIRST CLASS MAIL AND
CERTIFIED MAIL RETURN
RECEIPT REQUESTED



NOTICE OF SUBSTITUTE TRUSTEE'S SALE

NUECES County

Deed of Trust Dated: April 6, 2006

Amount: \$39,200.00

Grantor(s): DOMINIQUE LANE and VERONICA SAENZ

Original Mortgagee: DECISION ONE MORTGAGE COMPANY, LLC.

Current Mortgagee: ARCPE I LLC

Mortgage Servicer and Address: c/o PLANET HOME LENDING, LLC, 321 RESEARCH PARKWAY, MERIDEN, CT 06450

Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property.

Recording Information: Document No. 2006019161

Legal Description: LOT 13, BLOCK 3, PARADE PLACE UNIT 2, AN ADDITION TO THE CITY OF CORPUS CHRISTI, TEXAS, NUECES COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 45, PAGE 133, MAP OR PLAT RECORDS OF NUECES COUNTY, TEXAS.

Date of Sale: June 7, 2022 between the hours of 10:00 AM and 1:00 PM.

Earliest Time Sale Will Begin: 10:00 AM


Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the NUECES County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

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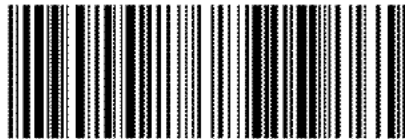
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Anthony Allen Garcia, ATTORNEY AT LAW
HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2022-000922

Printed Name: _____
c/o Tejas Trustee Services
14800 Landmark Blvd, Suite 850
Addison, TX 75254

Hughes Watters Askanase L.L.P.
PO Box 9064
Temecula, CA 92589-9064



9314 8100 1170 1090 2877 63

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RETURN RECEIPT (ELECTRONIC)

20220420-227



DOMINIQUE LANE
525 POENISCH DR
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SHADOW

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ATTORNEYS AT LAW
1201 LOUISIANA, SUITE 2800
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**NOTICE OF MATURITY/ACCELERATION OF TEXAS RECOURSE LOAN AND
ENCLOSING NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

April 20, 2022

DOMINIQUE LANE
525 POENISCH DR
CORPUS CHRISTI, TX 78412

Re: File No: 2022-000922

Property Address: 525 POENISCH DR CORPUS CHRISTI, TX 78412

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AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**



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CERTIFIED MAIL RETURN
RECEIPT REQUESTED



NOTICE OF SUBSTITUTE TRUSTEE'S SALE

NUECES County

Deed of Trust Dated: April 6, 2006

Amount: \$39,200.00

Grantor(s): DOMINIQUE LANE and VERONICA SAENZ

Original Mortgagee: DECISION ONE MORTGAGE COMPANY, LLC.

Current Mortgagee: ARCPE 1 LLC

Mortgage Servicer and Address: c/o PLANET HOME LENDING, LLC, 321 RESEARCH PARKWAY, MERIDEN, CT. 06450

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Recording Information: Document No. 2006019161

Legal Description: LOT 13, BLOCK 3, PARADE PLACE UNIT 2, AN ADDITION TO THE CITY OF CORPUS CHRISTI, TEXAS, NUECES COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 45, PAGE 133, MAP OR PLAT RECORDS OF NUECES COUNTY, TEXAS.

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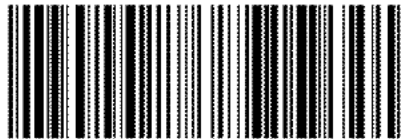
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Anthony Alton Garcia, ATTORNEY AT LAW
HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2022-000922

Printed Name: _____
c/o Tejas Trustee Services
14800 Landmark Blvd, Suite 850
Addison, TX 75254

Hughes Watters Askanase L.L.P.
PO Box 9064
Temecula, CA 92589-9064



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Send Correspondence to:
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RETURN RECEIPT (ELECTRONIC)

20220420-227



VERONICA SAENZ
525 POENISCH DR
CORPUS CHRISTI, TX 78412-3172



HUGHES, WATTERS & ASKANASE, L.L.P.
ATTORNEYS AT LAW
1201 LOUISIANA, SUITE 2800
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TELEPHONE: (713) 759-0818
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April 20, 2022

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**THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A CONSUMER DEBT
AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**



1. The undersigned represents PLANET HOME LENDING, LLC (sometimes referred to as 'client'), the owner and/or holder and/or mortgage servicer for the owner and/or holder with regard to the note ('Note'), dated April 6, 2006, secured by the Second Lien Deed of Trust ("Deed of Trust") encumbering the Property, dated April 6, 2006 the Note and Deed of Trust being collectively referred to as the ("Loan") and is authorized to deliver this letter on its behalf.

You are further notified that ARCPE 1 LLC is the Mortgagee. PLANET HOME LENDING, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is whose address is 321 RESEARCH PARKWAY, MERIDEN, CT 06450. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the servicing agreement and Texas Property Code Sec. 51.0025, the Mortgage Servicer is authorized to administer any foreclosure of the property secured by the above referenced loan.

2. Our client has informed us that despite the sending of written notice of default and notice of intent to accelerate the maturity of the Loan, the default was not timely cured. As a consequence, our Client hereby accelerates the maturity of the Loan, and declares the entire balance of the Loan due and payable in full

3. In accordance with Section 51.002(b) of the Texas Property Code, enclosed is a copy of the Notice of the Substitute Trustee's Sale that advises the foreclosure sale of the Property authorized by the Deed of Trust will take place on June 7, 2022, at the place designated by the NUECES County Commissioners Court pursuant to Section 51.002, and the Property will be sold to the highest bidder for cash. The foreclosure sale will be conducted between the hours of 10:00 AM and 1:00 PM. **The earliest time the foreclosure sale will begin will be 10:00 AM.**

4. The amount necessary prevent this foreclosure sale may be determined by contacting: the firm's Foreclosure Department at the within stated address or by telephone at 713.759.0818. Payment must be in certified funds or other form of payment acceptable to our client.



5. A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

6. Except as otherwise set out herein under Texas law and the terms of the applicable Loan documents, you may be liable for any deficiency owing on the Loan after the foreclosure sale.

7. This letter constitutes notice required by law and the terms of the applicable Loan documents. To the extent that you have received a discharge in bankruptcy of the Loan and the Loan was not reaffirmed and/or you are not an obligor on the debt secured by the Loan, this notice does not constitute an attempt to collect a debt from you personally and/or in violation of the discharge injunction of 11 U.S.C. § 523, but rather serves as notice that our client is exercising its in rem rights only (the right to enforce the lien on the property securing the debt) under applicable law. If you receive this notice and you are not a debtor, this notice is for informational purposes only.

Sincerely,

HUGHES, WATTERS & ASKANASE, L.L.P.

VIA U.S. FIRST CLASS MAIL AND
CERTIFIED MAIL RETURN
RECEIPT REQUESTED



NOTICE OF SUBSTITUTE TRUSTEE'S SALE

NUECES County

Deed of Trust Dated: April 6, 2006

Amount: \$39,200.00

Grantor(s): DOMINIQUE LANE and VERONICA SAENZ

Original Mortgagee: DECISION ONE MORTGAGE COMPANY, LLC.

Current Mortgagee: ARCPE I LLC

Mortgage Servicer and Address: c/o PLANET HOME LENDING, LLC, 321 RESEARCH PARKWAY, MERIDEN, CT 06450

Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property

Recording Information: Document No. 2006019161

Legal Description: LOT 13, BLOCK 3, PARADE PLACE UNIT 2, AN ADDITION TO THE CITY OF CORPUS CHRISTI, TEXAS, NUECES COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 45, PAGE 133, MAP OR PLAT RECORDS OF NUECES COUNTY, TEXAS.

Date of Sale: June 7, 2022 between the hours of 10:00 AM and 1:00 PM.

Earliest Time Sale Will Begin: 10:00 AM


Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the NUECES County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

SANDRA MENDOZA OR ARNOLD MENDOZA, JOHN SISK, ISRAEL CURTIS, VICKI HAMMONDS, LESLYE EVANS, COLLETTE MAYERS, STEPHEN MAYERS, DANA DENNEN, MARCIA CHAPA, DYLAN RUIZ, AMY ORTIZ, JIM RECTOR, DENISE RECTOR, W.D. LAREW, JO WOOLSEY, BOB FRISCH, JODI STEEN, CHRIS LAFOND, SUSAN SANDOVAL, EVAN PRESS, LACRECIA ROBINSON, BEATRIZ SANCHEZ, EDWARD LUBY, ALEENA LITTON, CARY CORENBLUM, JOSHUA SANDERS, MATTHEW HANSEN, BOB FRISCH OR ALEXIS MENDOZA have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. **Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice.**

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.


Anthony Allen Garcia, ATTORNEY AT LAW
HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2022-000922

Printed Name: _____
c/o Tejas Trustee Services
14800 Landmark Blvd, Suite 850
Addison, TX 75254